UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF NEW YORK

SCOTT KIMBALL, ON BEHALF OF HIMSELF AND ALL OTHERS SIMILARLY SITUATED,

Case No. 1:05-cv-04725-KMK

PLAINTIFF,

VS.

MBNA CORP., BRUCE L. HAMMONDS, KENNETH A. VECCHIONE, RICHARD K. STRUSTHER, CHARLES C. KRULAK, JOHN R. COCHRAN, III, MICHAEL G. RHODES, LANCE L. WEAVER AND JOHN W. SCHEFLEN,

DEFENDANTS.

VIRGINIA MCMATH, ON BEHALF OF HERSELF AND ALL OTHERS SIMILARLY SITUATED,

PLAINTIFF,

VS.

MBNA CORP., BRUCE L. HAMMONDS, KENNETH A. VECCHIONE, RICHARD K. STRUSTHER, CHARLES C. KRULAK, JOHN R. COCHRAN, III, MICHAEL G. RHODES, LANCE L. WEAVER AND JOHN W. SCHEFLEN,

DEFENDANTS.

Case No. 1:05-cv-05168-KMK

DECLARATION OF CURTIS V. TRINKO IN SUPPORT OF MOTION OF THE KIMBALL MOVANTS FOR CONSOLIDATION, APPOINTMENT AS LEAD PLAINTIFFS, AND FOR APPROVAL OF SELECTION OF CO-LEAD COUNSEL

I, Curtis V. Trinko, under penalty of perjury, hereby declare:

1. I am the principal attorney with the law firm entitled the Law Offices of Curtis V.

Trinko, LLP. I submit this declaration in support of the Motion of Kimball Movants for

Consolidation, Appointment As Lead Plaintiffs, And For Approval Of Selection Of Co-Lead

Counsel.

2. Attached hereto as Exhibit A are true and correct copies of the PSLRA notice

published on Business Wire on May 5, 2005.

3. Attached hereto as Exhibit B is a true and accurate copy of the PSLRA certifications

for Scott Kimball, Virginia McMath, M.B. Kajbafnezhad, James Moran, and Nancy Kisha Moran.

4. Attached hereto as Exhibit C is the estimate of Movant's losses.

5. Attached hereto as Exhibit D is a true and accurate copy of the firm resume of the

Law Offices of Curtis V. Trinko, LLP.

6. Attached hereto as Exhibit E is a true and accurate copy of the firm resume of the

Law Office of Alfred G. Yates Jr., PC.

Dated: July 5, 2005

New York, New York

Curtis V. Trinko

- 2 -